



Action Required: You Must Enroll in Benefits for Both 2025 and 2026

Because of the timing of your new hire benefits eligibility, **you will need to enroll in benefits twice in the upcoming weeks** – once to choose your benefits for the remainder of 2025, and once to choose your benefits for 2026.

Enroll in Your 2025 Benefits as a New Hire or Newly Eligible Associate

Follow the enrollment instructions in your new hire/newly eligible enrollment invitation letter enclosed. Be sure to note both the enrollment deadline date and your coverage effective date. The benefits you choose will be effective from your coverage effective date indicated in the enclosed letter through December 31, 2025, provided you complete your enrollment by the enrollment deadline date indicated in your letter.

Once you have completed your new hire enrollment, submit any required documents such as Evidence of Insurability or dependent verification documentation. **Submit any required documents as soon as possible as you will not be able to enroll in benefits for 2026 until all documents for your 2025 benefits enrollment are complete.**

Enroll in Your 2026 Benefits During Your Open Enrollment Window

You can make your 2026 benefit elections **AFTER** your 2025 benefits enrollment is complete. Follow the same steps as you did for your new hire enrollment except click on **Open Enrollment**.

If you wish to make changes to any of the benefits you elected for the remainder of 2025, or you wish to contribute to a Health Savings Account (HSA) or Flexible Spending Accounts (FSAs) in 2026, you must make your elections by the last date of your Open Enrollment window.

Check out benefits website (<https://UnitedFamilyBenefits.com>) to learn what's new for 2026 and access a 2026 Benefits Guide.

Questions?

If you have questions about your benefits or how to enroll, contact totalbenefits@unitedtesax.com.